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www.mariettachamber.com

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1st Place: Eramet Marietta

**FORE!**  
MACC's  
43 Annual Golf Outing  
Congratulations to  
1st Place Team:  
**Eramet Marietta**  
2nd Place Team:  
**Kinetic Networking**



2nd Place: Kinetic Networking



SILVER LEVEL—SUSTAINING MEMBER



Big Announcement at the August Business After Hours! The nearly 70 people in attendance cheered and clapped when restaurateurs Mike Mullen and Kevin Black shared the news that they are joining forces to bring more dining options to our historic downtown district. This merger of **Over the Moon** and **Blacksmith Barbeque** means you can enjoy a cold one with pizza or barbeque—or both! Be sure to check out their back patio for your late summer and early autumn evenings out.



17th Place: Perry & Associates



18th Place: United Rental

**Upcoming Business Symposium:**  
Friday, September 20: **Employers, Employees & the Law**

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Thank you to our  
PLATINUM LEVEL  
SUSTAINING MEMBER

## From the Corner Office

It's been a busy summer at MACC and we still have a few more hectic weeks. Summer brings many callers and walk-ins interested in our community festivals. We answer their questions, then direct them to the county Convention and Visitors Bureau (CVB) who can offer more details and help the visitor develop a special itinerary.

Often serving the same visitors, MACC and the CVB work closely together. It is with great pleasure that we welcome the CVB to their new office at 119 Greene Street. Directing visitors to the CVB is now simply a walk around the corner.

Summer brings an increase in persons requesting relocation packets. The Mid-Ohio Valley offers attractive affordable housing, excellent outdoor recreation, renowned healthcare, educational choices from public to private schools, small town charm — all factors for attracting new business and retaining existing companies.

Did you know that the Chamber provides relocation packets with information on real estate, schools, healthcare, retail shops, utilities, government, churches, clubs, maps and more?

If you're interviewing applicants from out of the area, we'll be glad to provide packets for your candidates. Each packet can

be customized, so that parents with school age children will get information about schools and the retirees will get details about senior resources.

Since January MACC has sent relocation to people from 27 states including Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Missouri, Nevada, New Jersey, New York, North Carolina, Pennsylvania, Oregon, Tennessee, Texas, Washington, and West Virginia plus Ohioans. The most requests do come from those already living in Ohio, followed by California, Texas and Pennsylvania. In addition we distribute multiple packets to the area employers and to government agencies.

We encourage our MACC members to provide brochures, flyers, business cards, or an introductory letter for inclusion in these packets. If you offer services or products that would help newcomers to our community, please let us know.

This is just one more way your Chamber membership supports local businesses.

Charlotte Keim

740-373-6256

keim@mariettachamber.com

### Build Your Business with Your Online Informational Brochure

A MACC member exclusive: Your own page on the chamber's website which can include your business description, hours of operation, location information, and up to eight keywords. What's a keyword? It helps identify your business when a website visitor does a keyword search on the Business Directory. And for a trial period we are offering free enhanced webpages through the end of the year. Go to [www.mariettachamber.com](http://www.mariettachamber.com) and see the advantages now enjoyed by MACC members **Before & After Remodeling, Thrive and Bricker & Eckler**. Call 740-373-5176 to find out how you can set up your enhanced web page—at no extra cost through 12/31/2013.

### Join the Movement to End Texting and Driving

Drivers who read or send texts while behind the wheel are more likely to cause crashes — often leading to life changing injuries and deaths. To put an end to texting and driving, AT&T launched the [It Can Wait](http://www.ItCanWait.com) campaign. MACC is pleased to introduce It Can Wait movement and ask you to support **"Drive 4 Pledges Day" on September 19, 2013** and make a personal commitment not to text and drive — and recruit others to do the same. For details, visit [It-CanWait.com](http://www.ItCanWait.com).

### 2013-2014 MACC Board

**Donn Schafer, Chairman of the Board**  
Settlers Bank

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TheisenBrock

**Kin Brewer, Treasurer**

Food 4 Less

**Dan Harrison, Business Advocacy**

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MOV Safety Council Manager

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Better Bookkeeping Services

**MJ Ebenhack, Volunteer**



# Mid Ohio Valley Safety Council

## Safety on the Job & at Home:

### Shoulder Injury Prevention



The human shoulder is designed to provide a great deal of mobility. It can assume up to as many as 1,600 positions. However, in order to provide this function it is dependent upon an integrated system of ligaments, muscles, and tendons for support.

Very similar to a golf ball sitting on a tee, the rounded end of the upper arm moves within the scooped out socket of the shoulder blade. But, unlike the golf ball, the head of the arm must remain in a confined space and still move freely. Pain occurs when excessive demands are placed on the stabilizing structures (muscles, ligaments, joint capsule) of the shoulder, especially when placed at higher angles of flexion (forward elevation >90°) and/or extreme abduction (sideward elevation). Studies have shown that shoulder pain in the general population of some countries has been reported to be as high as 50%.

Here are some ways to prevent you from becoming part of this statistic:

- Stretch and strengthen regularly.
- When lifting: face the object, keep the back as straight as possible, and use the legs for lifting power.
- Do not reach to place or retrieve heavy objects stored up high or behind other objects (i.e. briefcase/purse in the back seat of your car).
- Do not "yank" on an object. Think about the task at hand and if too heavy or precarious, get help!
- For seated tasks, use a supportive chair, particularly one with adjustable arm rests and seat.
- Take posture breaks and stretch for 5-10 minutes every hour.
- Know when you need rest and relaxation during non-working hours and maintain good physical condition to avoid strains and sprains.

## Autumn 2013 Ergonomics Short Course Offered by: The Ohio State University Institute for Ergonomics

*Putting Ergonomics into Practice* will be offered **October 22<sup>nd</sup> – 25<sup>th</sup>, 2013**, on the campus of The Ohio State University in Columbus. By attending this information-filled, hands-on course, you will learn a systematic approach for reducing injuries and improving work processes and be equipped to solve ergonomics concerns in your facility.

This Course is especially ideal for:

- Safety and health professionals
- Healthcare workers
- Engineers
- Risk and loss control managers
- Union representatives
- Managers and supervisors
- Human Resources and Workers'

Compensation personnel 2.2 CEU credits are available.

The Ohio State University Office of Extended Education offers OSU CEUs based upon industry standard calculations for Continuing Education Units.



**Class size is limited  
to ensure full participant  
involvement**

For more information or to register:  
<https://ergonomics.osu.edu/content/autumn-2013-ergonomics-short-course>.

**The Ohio State University  
Institute for Ergonomics  
1971 Neil Ave, 210 Baker • Columbus,  
OH • 43210 • 614-292-4565**

## MOVSC Upcoming meetings

**Wednesday, September 18**  
"Safety Obsessed - Hand Tool Safety"

Featured Speaker:  
Paul Acey, Stanley Works Proto

**Wednesday, October 16**  
"Globally Harmonized System  
Meeting the First Deadline"

Featured Speaker: TBD

**Wednesday, November 20**  
"Eye Safety Jeopardy"

Featured Speaker:  
Leslie Colopy  
Caskadden Optical - Zanesville

**Wednesday, December 18**  
"Caregivers in the Workplace"

Featured Speaker:  
Mindy Cayton  
Buckeye Hills - Hocking Valley RDD

**Meeting Information**  
All meetings will be held at the  
Marietta Country Club

Registration: 11:30 am  
Program: Noon to 1 pm  
Cost: \$12 includes lunch  
RSVP: 740-373-5176

Email: [info@mariettachamber.com](mailto:info@mariettachamber.com)

**Welcome 2013-14  
New MOVSC Members!**

**Apex Pipeline Services, Inc.**  
PO Box 580  
Nitro, WV 25143  
304-542-9191

Jason Porter, EHS Director

**Before and After Remodeling**  
308 Bellevue Street  
Marietta, OH 45750

304-615-2916  
Jessica Beaumier, Co-Owner

**The Continuous Gutter Pro's**  
1781 Masonic Park Rd  
Marietta, OH 45750

740-374-5035  
Brad Edgar, Owner

## Retiring: What to do at different stages of your life

Thinking about retirement? So are a lot of other people who come into our office looking for ways to secure their financial needs through their retirement years. Most people we meet agree it is very likely that Social Security will be kept alive by US Congress. Yet most also express their concern that Social Security payments alone will not meet their financial needs in retirement.

So what's the right time to begin to prepare for retirement? And what's the right time to talk to a financial advisor? Is it in my twenties? Is it after I marry, buy a house and start my family? Maybe I'll wait until my fifties and retirement is more of a reality? Or my job is hectic and I don't have time now, so I'll figure it out after I retire and have time to work on my financial planning.

The best answer is now. Whatever stage of life you're in is a time to understand your budgetary needs for today and for tomorrow. A financial advisor can help you throughout your life better plan for today's financial needs and for those golden years.

Here are a few recommendations: For young people (up to age 35), it makes sense to participate in your employer's retirement plan which often includes a match of your contribution. What you contribute is usually considered a tax-deferral sum and the employer's match is "free money." This can be the seed for your retirement account. It is also a time to save money for your larger purchases, such as a car, home and other big-ticket items, to minimize borrowing and interest payments. This is a time to purchase universal life insurance with a 20-year payment for an enforced policy. Rates are typically much less during your young adulthood.

After age 35 through your mid-50's, plan on saving at least 6 to 10% of your annual income toward your retirement. Buying term life insurance, especially policies with riders that allow the policy holder to use death benefit funds tax-free for critical, chronic or terminal illness and will supplement the death benefit levels, during this stage of life when debt levels usually climb due to mortgages,

student loans, and other obligations.

Ten years prior to retirement is what Prudential calls "The Red Zone." During this period you should investigate Long-Term Care (LTC) solutions; often considered the missing piece that can sink the best crafted retirement plans. Your debt level should be low while your assets should be close to your retirement goal.

You have finally retired, but the need to continue to work on your retirement account hasn't ended. During the first few years of retirement it is important to re-examine your portfolio and evaluate its performance. Does your portfolio need to be re-balanced? Often people become emotional about some dear and precious assets. It's time to review and ask if all components of your retirement portfolio are working for you. Not an easy task, but one in which your financial advisor can be the objective voice in helping you make decisions for a better performing portfolio.

Wherever you are in your life's journey, working with a financial advisor will help you understand and plan for retirement. It is never too late to begin, nor is it too late to re-evaluate your retirement needs.

Retirement can be one of life's most difficult transitions. Retiring happy occurs if you are prepared both financially and emotionally.

For more information, we offer "Redefining Retirement One Step at a Time" workbook" is a brochure of Lincoln Financial Securities.



### Keim Financial Services



Peter J. Keim, CRPC®

1200 County House Lane, Suite 2.  
Marietta, OH 45750

Tel. 740-374-6043  
888-439-4543

Visit our website at  
[www.keimfinancial.com](http://www.keimfinancial.com)

*Peter J. Keim is a Registered Representative and Investment Advisory Representative*



*... offering investments and advisory services through Lincoln Financial Securities Corporation. Member SIPC, FINRA. Lincoln Financial Securities is a member of the Lincoln Financial Group which is the marketing name of Lincoln National Corporation and its affiliates. Lincoln Financial Securities Corporation and Keim Financial do not offer tax or legal advice and are not affiliated.*

### MACC: NOW OFFERING CHOICES FOR YOUR GROUP RATING PLAN

*As a business owner in Ohio, joining a group rating program is the best way to save money on your workers compensation premiums. One of the benefits of chamber membership is that, as a MACC member in good standing you can, for relatively little cost, join one of the Chamber's workers comp group rating programs.*

*MACC offers you the opportunity to get into a program that not only has the potential for you to save the maximum amount allowable by the Ohio BWC, but also helps out the Chamber as well. By joining one of our groups you keep our Chamber strong.*

*With a membership as diverse as our Chamber's, we know that not all group rating plans are necessarily a good fit for each and every business. That's one reason we decided to expand our group rating plans. The second reason is that we staunchly support the free enterprise system, believing that buyers of services and products are better served when there are choices.*

*Each company will ask you to complete a temporary authorization form (AC-3). This is a free, no-obligation evaluation of your potential savings.*



With many years of service to our MACC members, **CCI CareWorks Consultants** is Ohio's leading workers' compensation risk consulting and claims management service provider. They strive to exceed customer expectations and reduce the impact of workers' compensation costs on the clients' bottom lines. Delivering best-in-class service through a team approach CareWorks has one of the highest client retention rates in the industry.

MACC's members certainly benefit from this excellent partnership. In 2012 ninety MACC members enrolled in CareWorks Group Rating program saved nearly \$271,000. Those in the Group Retro Plan saved a total of \$114,487.

Our representative at CareWorks is Shawn Coombs, phone 888-837-3288.

As noted in last month's *Entrepreneur*,



The MACC Board and Staff are pleased to offer another choice when selecting your Third Party Administrator (TPA).

Introducing **Frank Gates**:

Frank Gates has been managing workers comp programs since 1946, longer than any other TPA in Ohio. Frank Gates also is a provider choice for other chambers, so they are familiar with chamber plans. Focusing on personalized attention to members, Frank Gates is proud of their very vigorous claims management and offers reasonable fees. This results in 95% of their group clients returning year after year.

Our Frank Gates representative is Jeff Little, phone 614-766-8744 or email [jlittle@frankgates.com](mailto:jlittle@frankgates.com).

#### Keeping our Local Businesses Strong:

MACC is the only place you can purchase **Marietta Bucks**, our gift certificates designed to encourage shopping in our local shops. Marietta Bucks are perfect for the holiday giving season. Now valid for three years, Marietta Bucks are accepted at nearly 100 area shops—all Chamber members.

Available in denominations of \$5, \$10, \$20 and \$25.

Call 373-5176 to order Marietta Bucks!



**Special MACC Member Pricing Available**

**Largest gathering of Small Businesses in the Midwest  
October 24-25, 2013**

**Kalahari Resort & Convention Center,  
Sandusky, Ohio**

The Small Business Convention will inspire you to take your business to the next level through motivating speakers and educational workshops, providing both the tools and knowledge to make your vision a reality

**Workshops** - Choose from more than 50 educational opportunities in a variety of subjects, from marketing to finance.

**Keynote speakers** - Get inspired by influential speakers, Brian Scudamore, CEO and Founder of 1-800-GOT-JUNK and Anat Baron, former head of Mike's Hard Lemonade, who grew the company into a \$200 million business in three years.

**Networking** - Connect with your peers, share experience and meet potential clients. SBC hosts a variety of networking opportunities, from beer tastings and celebrity chef dinners to bowling or yoga.

**Exhibitors** - With more than 80 exhibitors that serve small businesses, SBC is a one-stop opportunity to learn about the latest in product and service offerings.

**Cost: \$99 for MACC members and \$249 for Non-members.**

Details and registration info online at [www.mariettachamber.com](http://www.mariettachamber.com)

**Presented by COSE and Ohio local chambers**



**Truck Sales & Service**, a family-run business, celebrated 80 years in business with an Open House and Customer Appreciation Day. In addition to their Marietta site, other locations are Midvale, Norwalk, Canton, and Mansfield. Congratulations!



The **Marietta/Washington County Convention & Visitors Bureau (CVB)** is now located at 119 Greene Street, just around the corner from MACC. Welcome to the 'hood!

**Washington County Board of Elections** has moved to 204 Davis Avenue, in Marietta. Find them in the lower level of the Children Services building just down the hill from the Marietta High School. The Emergency Management Agency is now also located in the same building.

Opening in September: **Prime Steak and Seafood** is coming to Marietta's Comfort Inn. Owner Alan Waters promises a satisfying menu of prime rib, steaks and fresh seafood.

### Announcing the 2013 Annual Chamber Business Symposium

**Date: Friday, September 20, 2013**

**Topic: Employers, Employees, and the Law**

- Employment Law Update:
- New Developments
  - New Employment Laws
  - What's coming from the EEOC



**Speaker: David Riepenhoff, attorney at Fishel, Hass, Kim, Albrecht**

**LLP** Located in Columbus, FHKA represents clients across the state with a focus on public entities and officeholders, municipalities, small businesses and corporations, risk pools and insurance companies.

Time: 11:30 Registration & Lunch; Program Noon to 1 pm  
Location: Marietta Country Club, 705 Pike Street, Marietta  
Cost: \$12 per person includes lunch

RSVP: 740-373-5176 or online at [www.mariettachamber.com/events](http://www.mariettachamber.com/events)



Thirty-three foursomes took to the greens at the **Marietta Country Club** during the Chamber's 43rd Golf Outing on August 5.

Congratulations to our winning teams:  
First place—Eramet Marietta with Jay Arnold, Bill Ross, Gary Ferguson, and Mike Thompson;  
Second place—Kinetic Networking with Terry Rataiczak, Andrew Motes, Tom Strussion, and Mike Sherwood.

Prizes were also awarded to Perry & Associates (Jeff Brooks, Bill Welch, Rick Robinson and Bill Wilkinson) in 17th place, and United Rentals (Shayne Wilson, Casey Morris, Shannon Petit, Blair Newton) in 18th place.

Thanks to our sponsors:

*Banquet Sponsor*  
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TheisenBrock

Banquet Emcee: Tom Hushion

With many volunteers to help, the day's event ran smoothly and the weather was perfect. We also appreciate the efforts of the Golf Committee: Donn Schafer, Settlers Bank; Terry Rataiczak, Kinetic Networking; Mark Morris, JD Byrider; and MACC's Carrie Ankrom.

Save the Date: August 4, 2014

### Take Care

Ask SCORE article, abridged by SCORE Volunteer Bob High

**Take Care of Your Employees**, and they'll take care of you, or, at least, respond accordingly.

Employees are like any other investment you make in your small business. But when employees are encouraged and inspired, you'll receive a far greater return on their wages. Here are some starting points for creating and sustaining a motivated, dynamic work environment, and many are easy to implement:

1. Meet with your employees regularly to review upcoming priorities, recent successes and issues, and other related topics. Ask for their opinions and ideas, and encourage discussions that can be continued informally, via group emails, or at the next meeting. Make sure each opinion is valued, and seek to correct misinformation and false assumptions.

2. Get to know your employees - don't pry, but show interest in their personal lives - celebrating birthdays for instance. Also be ready to offer sympathy to employees facing difficulties such as a family illness or death.

3. Empower them by identifying tasks and projects that can be delegated to one or more employees. This will help build their skills, and give you extra time to focus on your business's "big picture" issues. They may also find ways to do these kinds of tasks more efficiently, saving time and money in the process.

4. Show respect by not criticizing them in front of your co-workers. It may be a misunderstanding in the process, or a personal issue. Work together to find a solution, and then monitor subsequent performance. And follow up if the mistakes keep occurring.

Challenge employees into thinking, or making an extra effort by offering appropriate rewards, and recognition: avoid "cash" rewards. Also celebrate company milestones with a party, company outing, or other event. Be prepared for the few critics that complain that a group reward could have been used for individual pay raises!

There are many other ways to motivate employees, and there's no better place to learn about them than from SCORE. We have a virtually unlimited range of small business solutions, all for no charge.

For more information, visit [www.score.org](http://www.score.org).

## Get the Chamber Connection!

### Business After Hours

Thursday, Sept. 12  
5—6:30 pm

### Faces by Design

416 Front St., Marietta  
Celebrating a new location!

\$5 Special Member Price  
\$10 General Admission

### Professional Women's Roundtable

Wednesday, Sept. 25 11:30—1 pm  
DaVinci's

**"It Works—Healthy Supplements"**  
with Amanda Walters

\$10 Special Member Rate  
\$15 General Admission

RSVP online at [www.mariettachamber.com](http://www.mariettachamber.com)  
of call 740-373-5176.

### Mix & Mingle Over Breakfast

Friday, Sept. 13, 2013  
7:30—9 am

With Belpre and Parkersburg Chambers  
business members

Buffet Breakfast sponsored by  
**Sam's Club in Vienna**

1100 Grand Central, Vienna, WV



### New Members

#### Alzheimer's Association MOV

1218 Market Street  
Parkersburg, WV 26101  
304-865-6775

**Wendy Hamilton**  
Regional Coordinator

#### Bricker & Eckler LLP

258 Front Street  
Marietta, OH 45750  
740-374-2248

**Flite Freimann, attorney**

#### United Talent Staffing Services

1223 Garfield Avenue  
Parkersburg, WV 26101  
304-225-1199

**Tanya Markely**  
Marketing & Business Development



Photograph by Jen Rohrig, our summer intern, who is in her senior year at Marietta College.